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MESSAGE:

Attached is an Amendment and Reply in Office Action dated September 28, 2004 for Serial  
 No. 09/754,465.

ORIGINAL DOCUMENT: Will be sent

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CONFIRMATION NO.:

CLIENT MATTER NO.: 10655.9900

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Serial No. 09/754,465  
Attorney Docket No. 10655.9900  
AMEX Docket No. 200301935

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Date: October 19, 2004By: Dean M. Richardson**IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE****PATENT**

Inventor(s): Gray W. J. et al.

Docket No.: 10655.9900

Serial No.: 09/754,465

Group Art No.: 3621

Filing Date: January 4, 2001

Examiner: Hewitt II, Calvin L.

Title: **SMARTCARD INTERNET  
AUTHORIZATION SYSTEM**

Confirmation No.: 3628

**AMENDMENT AND REPLY TO OFFICE ACTION****RECEIVED  
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Honorable Commissioner:

In reply to the Office Action mailed September 28, 2004, Applicants amend the application and seek consideration of the remarks that follow.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 4 of this paper.